

# GOOD NEIGHBORLY NEWS

ISSUE 2

NEIGHBORHOOD WATCH PUBLICATION

SPRING - 2008

## Neighborhood Watch Block Captains:

Please distribute this newsletter to your block participants.

Don't forget to sign up for **e-mailed crime alerts**. To register, e-mail me at [jsasw@ci.carlsbad.ca.us](mailto:jsasw@ci.carlsbad.ca.us) and get details.

**Editor**-Jodee Sasway  
**Crime Prevention Spec.**  
(760) 931-2105  
[jsasw@ci.carlsbad.ca.us](mailto:jsasw@ci.carlsbad.ca.us)

### Police Contacts:

**Website**  
[www.carlsbadca.gov](http://www.carlsbadca.gov)

**Emergency**  
9 1 1

**Non-emergency**  
(760) 931-2197

**Crime Statistic Hotline**  
(760) 931-2201

**Other Crime Statistics**  
(760) 931-2279

**Police Watch Commander**  
(760) 931-2115

**Traffic Unit**  
(760) 931-2106

**Narcotics Unit**  
(760) 931-2195

**Records Division**  
(760) 931-2119

**Detective Division**  
(760) 931-2145

**Community Services**  
(760) 931-2177

**The Crime Prevention Unit's Mission** is the anticipation, recognition and appraisal of crime risk and the initiation of some action to remove or reduce it.

*Let's do it together!*

## How much money can you afford to loose?



We live in the age of portable electronics. Everyone needs a portable laptop computer, a GPS, a MP3 player, and a cell phone to get through the day. What is the average price of these electronics? Well our reports show the average price for a laptop is about \$1,500, \$300 for a GPS, \$150 for a MP3 player and \$200 for a cell phone. How do I know these average prices? Well that is the value reported daily by victims when these items are taken out of their vehicles.

Even if the car is locked, which half the time it is not, who can afford to loose a couple thousand dollars in electronics? This does not take into account the loss of all the personal and client information on the computer. Most of the time one or two of these items are stolen from a vehicle and sometimes all the listed electronics are stolen from one car! Do you really want to tell your clients your laptop was taken from your unlocked vehicle and that it contained all their personal information?

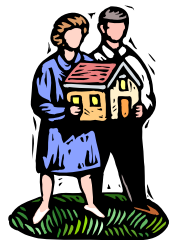
Generally if they are finding electronics, they are also finding personal items like a purse or a wallet. By the time the crime is reported, the debit and credit cards are used and the total loss rises even higher. If you have ever had to replace the items in your wallet, you know it takes time. You are without a driver's license, debit cards, credit cards, grocery cards, membership cards and all the other cards we now need to live our lives. We cannot afford to create these are opportunities for crime. As the electronic world change the types of

portable valuables we carry will grow in number and we need to get in the habit of protecting them now. When we go into a restaurant or business, what are we leaving behind in our vehicles, even if it is only for a minute? The typical vehicle burglary happens during the lunch hour or at night. Sometimes we even park our vehicles in the garage, forget shut the garage door and leave our vehicles unlocked with all our valuables inside.

Do you want to take the risk of loosing all your electronics and having to come up with a couple thousand dollars to replace them? Because every time you walk away from your vehicle, leaving electronics behind, you are taking that risk. What is your comfort level when it comes to financial risk? Just how much are you willing to loose? Your odds might be better in Vegas.

## House Stealing

*The FBI reports the latest scam on the block!*



According to the FBI, what do you get when you combine identity theft and mortgage fraud? A totally new kind of crime: "House Stealing." Here's how it works:

1. The con artists start by picking out a house to steal—say, YOURS.
2. Next, they assume your identity—getting a hold of your name and personal information and using that to create fake IDs.
3. Then, they go to an office supply store and purchase forms that transfer property.
4. After forging your signature and using the fake IDs, they file these deeds with the proper authorities. Lo and behold, your house is now theirs!

***There are some variations on this theme...***

1. Con artists look for a vacant house, a vacation home or rental property and do a little research to find out who owns it.
2. Then, they steal the owner's identity, go through the same process of transferring the deed, put the empty house on the market, and pocket the profits.
3. The fraudsters steal a house a family is still living in, find a buyer (someone who is satisfied with a few online photos) and sell the house without the family even knowing. In fact, the rightful owners continue right on paying the mortgage for a house they no longer own.

***It can get even more complicated than this, as the FBI learned in a recent case out of Los Angeles that they investigated with the IRS.***

Last year, a real estate business owner in Los Angeles pled guilty to leading a scam that defrauded more than 100 homeowners and lenders out of \$12 million. She promised to help struggling homeowners pay their mortgages by refinancing their loans. Instead, she and her partners in crime used stolen identities to purchase these homes. They then pocketed the money they borrowed but never made any mortgage payments. In the process, the true owners lost the title to

their homes and the banks were out the money they had loaned to fake buyers.

***So how can you prevent your house from getting stolen?*** Not easily, the FBI is sorry to say. The best you can do at this point is to stay vigilant. A few suggestions:

1. If you receive a payment book or information from a mortgage company that's not yours, whether your name is on the envelope or not, don't just throw it away. Open it and follow up with the company that sent it.
2. From time to time check all information pertaining to your house through your county's deeds office. If you see any paperwork you don't recognize or any signature that is not yours, look into it.

House-stealing is not too common at this point, but the FBI is keeping an eye out for any major cases or developing trends.

For more information, go to the FBI's website at [www.fbi.gov](http://www.fbi.gov).



## **Protecting your Computer**

Here are a few tips:

**Keep Your Firewall Turned On:** A firewall helps protect your computer from hackers who might try to gain access to in order to crash it, delete information, or even steal passwords or other sensitive information. Software firewalls are widely recommended for single computers. The software is prepackaged on some operating systems or can be purchased for individual computers. For multiple networked computers, hardware routers typically provide firewall protection.

**Install or Update Your Antivirus Software:** Antivirus software is designed to prevent malicious software programs from embedding on your computer. If it detects malicious code, like a virus or a worm, it works to disarm or remove it. Viruses can infect computers without users' knowledge. Most

types of antivirus software can be set up to update automatically.

## **Install or Update Your Antispyware Technology:**

Spyware is just what it sounds like—software that is installed on your computer to let others look into your activities on the computer. Some spyware collects information about you without your consent or produces unwanted pop-up ads on your web browser. Some operating systems offer free spyware protection, and inexpensive software is readily available for download on the Internet or at your local computer store. Be wary of ads on the Internet offering downloadable antispyware. In some cases these products may be fake and may contain spyware or other malicious codes. It's like buying groceries; shop where you trust.



**Keep Your Operating System Up to Date:** Computer operating systems are periodically updated to stay in tune with technology requirements and to fix security holes. Be sure to install the updates to ensure your computer has the latest protection.

**Be Careful What You Download:** Carelessly downloading e-mail attachments can circumvent even the most vigilant anti-virus software. Never open an e-mail attachment from someone you don't know, and be wary of forwarded attachments from people you do know. They may have unwittingly advanced malicious code.

**Turn off Your Computer:** With the growth of high-speed Internet



connections, many opt to leave their computers on and ready for action. The downside is that being "always on" renders computers more susceptible. Beyond firewall protection, which is designed to fend off unwanted attacks, turning the computer off effectively severs an attacker's connection—be it spyware or a botnet that employs your computer's resources to reach out to other unwitting users.